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ABSTRACT

The development of consumer education for adults and the literature concerning it are assessed in this report. A brief background and several definitions of consumer education begin the review. Studies relating to target audiences are broken down according to subject matter orientation, age, income, sex, profession, and special needs. The section on delivery systems reviews studies of sources of consumer education programs and ways of reaching those who need such programs. Resource materials, bibliographies and guides, are evaluated with suggestions for their best use. Existing research on consumer education for adults is reviewed. Potential research areas concerning roles, life style, and societal realities are presented; and evaluations of existing consumer education programs are reviewed. A summary and conclusions, including a schema for consumer education planning, are presented. An annotated bibliography of 66 items is included. (KM)

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CONSUMER EDUCATION PROGRAMMING IN CONTINUING EDUCATION

BY: MARGARET CHARTERS

Syracuse University
PUBLICATIONS IN CONTINUING EDUCATION
and
ERIC CLEARINGHOUSE ON ADULT EDUCATION

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by

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Assistant Professor
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January, 1973

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PREFACE

The recent emphasis upon consumer education has sent many adult educators scurrying to find documentation to aid them in programming. While there has always been a steady trickle of literature in consumer education for adults, there never was an extensive collection which would warrant a review of existing documents. Most programmers in consumer education for adults were grateful for any document which they were fortunate enough to discover.

In recent years, however, a substantial increase took place in the literature in this area. It became apparent that someone ought to pull together what was available and put the material into some kind of perspective.

We asked Margaret Charters to assess the literature in consumer education for adults to assist programmers in identifying substantive problems and methodological approaches, as well as to provide practitioners with a summary of research findings and developments applicable to educational programs. We are grateful to her for preparing this report.

Recognition is also due to Emily Quinn, Dean of the School of Home Economics, University of Georgia, and Paul D. Burgess, Director of Quality of Living, Cooperative Extension Service, University of Missouri, Columbus, Missouri, for their critical review of the manuscript prior to its final revision and publication. In addition, ERIC/AE is grateful to Bea Marcks for typing the manuscript and to Doris Chertow and the Syracuse University Publications in Continuing Education for making this publication available.

Stanley M. Grabowski
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Recently expanded public and private efforts on behalf of the consumer presage a period of challenge and opportunity for the consumer education programmer in continuing education. This report outlines some of the events which have contributed to the present interest and traces the evolution of the broad concept of consumer education currently held. It concludes with a review and synthesis of materials in the ERIC Clearinghouse on Adult Education relating to the analysis of target audiences, delivery systems, resource materials, research, and evaluation of adult consumer education programs.

Background

The consumer movement of the 1930's became lost in the emphasis on science and technology in the affluent 1950's. Its revival in the 1960's was marked by President Kennedy's November 15, 1962 "Special Message on Protecting the Consumer Interest," in which he announced formation of a federal Consumers' Advisory Council. In 1964 President Johnson appointed a Special Assistant to the President for Consumer Affairs, who also became chairman of a "newly established" President's Committee on Consumer Interests (PCCI). Recent expansion and continued attention in the field have been sustained by a general concern for the environment and for the quality of life in America, as well as for the complexity of choice in the market place. The movement stresses both consumer protection and education. Publicity given to the work of the Food and Drug Administration and the Federal Trade Commission, aided by the visibility of Ralph Nader, the consumer advocate, have highlighted public interest in the field. President Nixon, in his Education Message to Congress, March 3, 1970, stated in part:

> A vital part of the reform we all seek must be the inclusion of Consumer Education at every level of the educational process. Every effort should be made to help our young citizens become alert, responsive, and responsible consumers.
>
> Consumer Education is not merely a rhetorical exercise in buymanship. It is a continuing, lifetime learning experience. For that reason, we must realize its great potential as an integral segment of our total educational system, supplemented by the informal influences of the home and community and supported by consumer organizations, government and business.

New opportunities for financial support of programming in this area have been provided in the 1968 Amendments to the Vocational Education Act of 1963. Title I, Part F, Section 161. This act authorized a $25 million appropriation in the fiscal year ending June 30, 1970, $35 million

in 1971, and $50 million in 1972 for educational programs which:[1]

A. Encourage home economics to give greater consideration to social and cultural conditions and needs, especially in economically depressed areas.

B. Encourage preparation for professional leadership.

C. Are designed to prepare youths and adults for the role of homemaker or to contribute to the employability of such youths and adults in the dual role of homemaker and wage earner.

D. Include consumer education programs.

E. Are designed for persons who have entered or are preparing to enter the work of the home and (2) ancillary service activities and other means of assuring quality in all home-making education programs such as teacher training and supervision, curriculum development research, program evaluation, special demonstration and experimental programs, development of instructional materials, provision of equipment, and State administration and leadership.

Also contained in Section 161 is the statement that "at least one-third of the Federal funds made available under this section shall be used in economically depressed areas or areas with high rates of unemployment for programs designed to assist consumers and to help improve home environments and the quality of family life."

The specification of consumer education as separate from home-making education opens the door more clearly to programming opportunities in fields other than home economics, where it has traditionally developed.

Defining Consumer Education

The 1968 Amendments to the Vocational Education Act of 1963, while using the term, do not define consumer education. However, three currently offered definitions from the President's Commission on Consumer Interest, The U.S. Office of Education, and Consumers Union help to delineate its parameters. Consumer education is:

> The development of the individual in the skills, concepts and understandings required for everyday living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources.[2]

1 Ref: Public Law 90-576, October 16, 1968, U.S. Statutes at Large, 90th Congress, 2nd Session 1968, Vol. 82, p. 1091.

2 Consumer Education, "What It Is and What It Is Not," President's Commission on Consumer Interest, Washington, D.C., 1968.

Consumer education is:

> The study concerned with the development of knowledge, understandings, appreciations and skills involved in the economic welfare of consumers and consumer groups in everyday life; for example, competency in managing money, consumer legislation, evaluation of consumer research and product testing, and the role of the consumer in the economy.[1]

The goals of consumer education are to produce

1) A prudent manager of personal and family finances
2) A wise buyer of goods and services in the marketplace
3) A careful user of personal and public possessions
4) An informed and intelligent-acting consumer citizen.[2]

Probably no one definition is all-inclusive, but recent emphasis on the consumer as citizen, with decision-making responsibilities in the public as well as in the individual and family domain, widen horizons of thinking about consumer education programs.

Such programs should be interdisciplinary. A good program in consumer education will draw on the social sciences of economics, psychology, sociology, anthropology, political science, and public administration, as well as on several areas in business, such as finance and marketing. Already in the public schools, programs for consumer education are found in the curricula of business education, social studies, mathematics and science, in addition to home economics.

A list of 114 consumer competencies (involving both knowledge and skills) was developed by Metzen from a review of current text books for consumer education courses in 1963 (# 37, 1963). More recently, an interdisciplinary research team at Purdue University financed by the U.S. Office of Education listed twenty categories or core subject matter for Consumer Education selected by consultation with consumer leaders and teachers (# 61, 1970). These are:

1. Consumer in the Economy.
2. Consumption, Production and Income.
3. Management and Family Income.
4. Saving and Investment.
5. Credit.
6. Planning for Consumer Risk and Uncertainty.
7. Community Consumption and Taxes.
8. Consumers in the Market.

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1 Standard Terminology for Instruction in State and Local School Systems, U.S. Office of Education, 3rd Draft, May, 1967, p. 560.

2 J.E. Mendenhall, "Youth Needs and School Responsibilities," Consumer Education: Its New Look, Bulletin of National Association of Secondary School Principals, # 321, October, 1967, p. 18.

9. Consumer Aid and Protection.
10. Consumption of Food.
11. Clothing and Household Soft Goods.
12. Housing and Shelter.
13. Durables -- Equipment, Appliances, and Furniture.
14. Transportation.
15. Consumer Services.
16. Leisure.
17. Education.
18. Consumer Health.
19. Consumer Organization.
20. Consumer Information.

Detailed topics for these categories are also listed in this study. An examination of item 18, Consumer Health, gives some indication of the scope of the topics as conceived by leaders in the field.

Consumer Health:

1. Demand and Supply of health services: consumer expenditures.
2. Shopping for and purchasing medical services, medicine and drugs.
3. Adequacy of health and medical services.
4. Medical fraud and quackery.
5. Social costs of drugs and alcohol.
6. Public health services and preventive medicine.
7. Comparative health services (Co-op, private, public).
8. Air, water, and land pollution.

The key to consumer education and its uniqueness, as opposed to any other type of education in the above subject matter areas, is in its orientation to the interest of the consumer. Such education is not intended to direct consumer choice but to make the consumer aware of alternatives and opportunities in choicemaking which will maximize his satisfactions within the framework of his own values. To reach its full potential, programs in consumer education must be "interdisciplinary, mission oriented, informative and process centered and comprehensive in subject matter" (# 61, 1970, p. 11).

There are a number of studies documenting the need for consumer education, in addition to the public statements, action, and legislation mentioned above.

Dorothy Lee (# 31, 1962), in a study of homemaking education needs among adults living in substandard housing areas in Washington, D.C., found there were no classes in consumer education, the subject most wanted by homemakers interviewed.

Barton and Gilchrist studied homemakers in two housing projects in

Montgomery, Alabama (# 8, 1970) and found need and desire expressed for more consumer education programs. Non-white homemakers felt the greatest need for further credit understanding, whites for money management.

Skrdla, working with foreign student families (# 57, 1969), reported an expressed need and interest in several areas of consumer education to help overcome their difficulties.

Hatcher and Dotson (# 21, 1970) report similar interest in more consumer credit information from Madison County, Tennessee.

Target Audiences

Uhl (# 61, 1970, p. 123), following his broad national study, concluded that "the audience segments for adult consumer education have not been well defined, nor has there been sufficient research to evaluate the effects of age, income and education on the receptivity to adult consumer education." Nevertheless, some observations for the programmer are evident from the literature in regard to several approaches to audience identification.

1. Subject matter orientation: The Purdue study (# 61, 1970) found in its national survey that at the time the most popular programs were "Consumer Information" and "Food." These are only a few of the twenty areas of core subject matter in the area of consumer education as defined by leaders and teachers in the field. Practicing consumers give higher priority to competencies that have clearly defined immediate applications than do experts who lean toward general principles (# 37, 1963). All topics need to be explored with a specific community in mind. A.R. McCormick (#33, 1969), in a study of 262 urban mothers with kindergarten children in North Carolina, concluded that content areas and learning methods influenced learning interest more than age or any other personal characteristic.

2. Age: Uhl et.al. (# 61, 1970) found that in practice, the frequent assumption in program design and execution in consumer education is one of homogenous consumer needs and problems at all ages. Most programming is for young and middle-aged adults.

Norris (# 47, 1969) recommends, as a result of a study in St. Louis, that education programs for low-income urban homemakers be directed to those under forty years of age.

Current interest in the concept of life-long learning has focused on programs for different stages of the life cycle. This assumes an hypothesis other than that stated above of different needs and problems at different age levels. A given stage in the life cycle will not necessarily produce homogenous age groupings. "A major challenge to Consumer Education will be to evaluate the educational needs of consumers over the life cycle, appraise the durability of consumer education concepts,

skills and understandings and construct an appropriate life span program of consumer education" (# 61, 1970, p. 50).

The lack of programming for adults over sixty would suggest missed opportunities for consumer education planning for older adults and senior citizens - a group increasing in the population.

The age for beginning adult education programs has been changed from eighteen years to sixteen years under Title III, 1968 Vocational Education Amendments. The Adult Education Act of 1966, Section 303, was also amended, resulting in enlargement of the potential audience for adult programming. Particular attention to articulation with the secondary school programs is important in planning for this younger group.

3. Income: Consumer education programs for adults are typically designed for low and middle-income consumers rather than high-income consumers. Many programs are directed equally to all income levels (# 61, 1970). The problems of the poor, such as entanglement with installment debt which may lead to legal difficulties, are critical.

S. M. Miller (# 51, 1970) suggests that for program effectiveness the "poor" should be analyzed more specifically than is generally the case. He suggests a classification by Economic Security and Family Stability. The experience of Emory Brown and others (# 11, 1965) in a Foods and Nutrition Educational Program for low-income families in Wilkes-Barre, Pennsylvania, supports this need for greater attention to heterogeneity of low-income population in program planning, with literacy as an important variable.

However, higher income families face significant consumer problems, which, though different, are urgent to them. This latter audience segment has received less attention from adult education programmers despite the possibility of such programs being self-supporting.

4. Sex: Consumer education programs for adults are reported by most producers to be equally appropriate for, and directed to, men and women (# 61, 1970, p. 124). Business and trade associations and representatives of the mass media, however, reported that their programs were somewhat more appropriate for women than for men. This survey did not indicate who in fact used the programs. Sex does not appear to be a variable considered important in planning adult consumer education programs.

5. Profession: Traditionally, the professional group most interested in consumer education has been that of the Home Economists. With burgeoning interest in consumer education, new groups are looking for training. For example, an in-service program for social case workers in home management improvement for welfare recipient families in ten eastern Kentucky counties was provided by Morehead State University (# 38, 1970). Community service agency staff and health educators,

as well as teachers in social sciences and distributive education, might all be served by adult consumer education programs.

Also, professionals who have been working for some time in the field of consumer education may find themselves working with new audiences and feel a need for programs of assistance, such as Paolucci's professional development institute, designed to equip vocational educational personnel for work with disadvantaged adults (# 51, 1970).

In 1966 the National Committee for Education in Family Finance sponsored the National Leadership Conference on Consumer Education and Financial Planning at Maryland University (# 35, 1966). This pilot project brought together nineteen state department of education curriculum officials representing sixteen states for an exchange of ideas. A similar program was planned at the national level. Some recent examples of in-service opportunities initiated under funds received in New York State under Part F, 1968 Vocational Education Amendments, give an indication of ongoing types of programming in consumer education for those in the field.

Detailed reports have not appeared in the literature, but program outlines are available from the University of the State of New York State Education Department, Bureau of Home Economics Education, Albany, New York 12224.

6. Special Needs: Due to geographic mobility and social change, there often are groups in a community with a special need for consumer education programs. Skrdla cites the problems of foreign student families (# 57, 1969). Allen describes the programming necessary to assist relocatees from substandard housing into modern low-rent public housing communities to maximize the benefits of the change (# 5, 1969). Newcomers in a community, migrants, refugees, any new group in a community, or group in the community facing a changed situation make up another type of audience segment.

Delivery Systems

Most consumer education is outside the formal adult education system. The Purdue study concluded that "programs developed at the national level are often frustrated at the local level--they don't flow effortlessly. State governments have increased their activity but programs are limited by a lack of local institutions for disseminating consumer education programs " (# 61, 1970, p. 134). This same study summarized the sources of adult consumer education programs. Four-hundred and eight organizations provided usable information; and of these, 42% were business, 24% government organizations, 16% professional and educational organizations, 9% unions and consumer organizations, and 9% mass media and voluntary organizations.

While these data give a picture of the relative volume of programs initiated by these sources, they do not reflect the relative weight of

the sources in regard to their impact on the national consumer education effort. Such an assessment is handicapped by failure of the data to reveal differences in quality, effectiveness, or numbers of participants.

A Sourcebook is provided as a supplement to the Purdue study (# 61, 1970, Vol. II) which contains a master index of program sources; alphabetical list of major U.S. consumer education programs classified by program sources; a subject matter index of consumer education programs; and a geographical program index. The largest volume of identifiable consumer education materials currently originates with the business community, and it is often closely linked to the interests of the sponsoring organization. Program planners must be alert to any conflict of interest with the goals of their programs, expressed in these materials. Some companies, newly aware of the credibility gap with consumers created by potential conflict of interest in their literature, are beginning to produce more general material. Sears Roebuck's "Consumer Education in an Age of Adaptation" is one outstanding item published this year.

A variety of materials, techniques, and patterns have been explored in the delivery of adult consumer education programs. In all the programs studied by Uhl, et. al. (# 61, 1970) pamphlets, leaflets, and flyers were the most common. Books, films, and tapes were also used. Meetings, conferences, classes, and lectures were the most popular techniques for disseminating consumer education programs, followed by the printed word, mail counseling, and broadcast media. Much more research is needed to evaluate the appropriateness of the media to different ages, income groups, and educational levels of consumers.

A number of studies have investigated the appropriateness and significance of several delivery techniques to specific audiences.

Anita Rose McCormick (# 33, 1969), in a study with urban mothers of kindergarten children in Cincinnati, Ohio, concluded that educational methods must be varied if the learning interests of such mothers are to be met. She found that content and preferred methods of communication influence their learning interests more than any personal characteristics, including age.

Findings of a study of factors affecting low-income families' involvement in Extension Home Economics Programs (# 50, 1967) in New Mexico by Ortiz y Davis suggest personal contact as the single most effective means of working with this group. The Adult Expanded Nutrition Education program uses the same one-to-one delivery pattern most successfully. It is, however, a very expensive form of education, and cost-benefit studies might well be used to determine if the resources expended by this method, relative to others, are commensurate with the returns obtained.

J.H. Jones, in a study evaluating the Louisiana Nutrition Education Program (# 28, 1970), involving 18,000 low-income homemakers and

children in thirty parishes, reports "that the technique of influencing homemakers through children (and vice versa) proved effective."

A number of studies have investigated the role and effectiveness of the non-professional or para-professional as an intermediary between the professional and the target audience. Norris (# 47, 1967), in a study of educational methods for presenting consumer information in St. Louis, Missouri, recommends that the leadership abilities of low-income homemakers under forty years of age, with a family, should be utilized in this role of intermediary. Priester (# 56, 1968) reports a study with fourteen non-professional program assistants in five Alabama counties, supervised by the county home economist. The methods of one-to-one teaching in the homemaker's home, and teaching in small informal groups, were compared. A low-reading level newspaper was used in both methods. It was found that the personalized informal learning experience was most successful and the value of the non-professional assistant was also demonstrated.

Gromatsky (# 20, 1968) also found that teaching with aides from the neighborhood in home visits was an effective way to provide help necessary for Mexican-American families of very low income.

Three studies by Frank Alexander (# 2, 19[illegible]; # 3, 1968; # 4, 1968) evaluating the Family Service Program of the Home Economics Division of the NYS Cooperative Extension in Clinton and Essex Counties, gave evidence that indigenous women make effective teachers of Home Economics, following training as aides.

The seven-state Federal Extension Service evaluation of its Adult Expanded Food and Nutrition Education Program (#62, 1969) concludes that the use of indigenous program aides has worked well, and identifies a number of characteristics of aides that were predictive of on-the-job effectiveness. Aides of the same ethnic background as homemakers were more readily acceptable. Aides between the ages of twenty-five and thirty have special problems being accepted by older homemakers, while women over fifty may find the physical aspect of an aide job difficult. Aides who have reared or are rearing children are more effective than others. Rural aides need to know the area geographically. In urban areas, the home location relative to target population must be considered by planners following study recommendations. Aides' success is not dependent on being poor, although the experience of poverty is an asset. Extremely shy or exceptionally aggressive aides can pose special problems. If neither extreme can be avoided, the shy person is a better risk.

Hazel Spitze (# 59, 1965-66) describes results of Project HEVE, Home Economist Volunteers for Education, where she used student teachers and homemakers, who were professional home economists volunteering their services, to teach mothers on public aid. The student teachers considered the experience a valuable one. The morale of the volunteers was reduced by low attendance of the participants, but

valuable resources were injected into the community. The program is reported as an on-going case study. A 1968 experiment in Dade County, Florida using senior citizens as teacher's aides was enthusiastically received (# 61, 1968). They might be effectively used in more informal adult learning situations.

The geographic location of the point of delivery of programs within a community is a variable to be considered. Programs have been taken to the learner through the use of mobile units, centers in housing projects, areas in laundromats, and churches. Kaiman demonstrates (# 30, 1969), in her reported experience with low-income suburban homemakers for the Tri-Town Economic Opportunity Center in Kingston, Rhode Island, that greater numbers participated when her program was moved to neighborhood centers. In 1970-71, New York State was operating twenty-six such programs funded through Part F of the Vocational Education Amendments. In addition to having neighborhood participants plan the program, indigenous aides are hired to recruit, assist teachers, and provide child care.

Five neighborhood adult consumer education and homemaking centers in Syracuse, New York are called T-Houses. Located in flats or apartments, the T stands for teaching, training, trusting, trying, talking, and togetherness. Each one employs a home economics teacher, a teacher aide, and a child care aide. They are administered by the City School District.

The survey evaluation of adult programs in consumer education by the Purdue Research Foundation (# 61, 1970) concludes that the mass media are dominated by private interests who tend to view consumer education as inimical to their interest. They suggest that expansion here may be accomplished by coordination with these interests and by convincing them that consumer education should be part of public communication programming. McCormick (# 33, 1969) found in working with young urban homemakers in Cincinnati, Ohio, that television is not used enough as a medium of home and family-life education. Operation Gap Stop, an ingenious television program, was designed by Harold Mendelsohn and others (# 36, 1968) to test the efficiency of TV in transmitting day-to-day information to the urban poor in public housing. It consisted of a family serial, "Our Kind of World," which incorporated problems of the target audience. Actors were chosen from ethnic minorities, as far as possible. Commercials stressing community services were inserted in the serial. The program was considered a success as a demonstration that TV could approach a specific target audience.

One problem with dependence on the written word as a vehicle of program delivery is variability in the degree of literacy among participants. Gromatsky (# 20, 1968) found a circular letter the most effective method of reaching families in one of the two matched areas where she undertook a project to identify the most effective methods of reaching

Mexican-American families. The effectiveness of the circular letter increased as family income increased. In the second area, TV reached more homemakers than any other method.

The Wilkes-Barre, Pennsylvania, Penny Planner card program for low-income homemakers in the Pennsylvania Food Stamp Program was accepted with satisfaction by Food Stamp recipients (# 11, 1965). Cards were mailed monthly to participants with professional sources of information, recipes, and food ideas to increase their knowledge of nutrition. This technique is limited to those who read English.

A study of Consumer Education for the Job Corps (# 13, 1966) done by Consumers Union concluded:

> There is an abundance of consumer education material in virtually every area of consumer interest, largely at the adult level and which requires a relatively well-developed reading skill. Furthermore, it is presented almost exclusively in middle class terms. . .
>
> Almost nothing has been produced for readers who have dropped out of school and reach adulthood with a reading skill below 8th grade.

An extensive bibliography of books and magazine articles listed in the publication were reviewed before arriving at this conclusion.

Such studies have increased awareness of, and attention to the literacy problem in consumer education. More materials are currently being produced for basic adult education in the area of consumer education but there is little evaluation of them in the literature. Ahlschwede reports an experiment with pre-testing a publication for low-income homemakers (# 1, 1970). The booklet, "Moving to the City," was marked by participants with plus or minus marks to indicate like or dislike for various parts of the content. The acceptability and authenticity of the bulletin was improved.

Hazel Spitze (# 59, 1968) writes of the problem of how to reach disadvantaged homemakers at their interest level and how to develop functional literacy. She also edited and contributed to the recent issue of the Illinois Teacher (# 24, 1971) which focuses on "Consumer Education and the Literacy Problem." This issue contains an extensive bibliography of low reading level materials in consumer education. These materials should be reviewed by programmers with the adult participant in mind. Some sources such as the Laubach Literacy Incorporated, a non-profit educational organization in Syracuse, New York, publish primarily for adults. They produce two editions of a newspaper in easy English for adults. One edition is gauged at the third-fourth grade reading level, the other at the fifth-sixth grade reading level. They also produce a series of forty-page units entitled "Be Informed," written at third-fourth grade reading level for adults, which include consumer

education topics such as Insurance, Banking, Money, Wise Buying, Personal Buying, Buying a House, Buying a Car.

The use of programmed instruction, computer assisted instruction, simulation and gaming as delivery techniques in the area of consumer education for adults is in its infancy. An institute on PI and CAI for state and university level adult basic education personnel was held at the Adult Learning Center at North Carolina State University at Raleigh in the summer of 1969 (# 12, 1971). A U.S. Office of Education grant funded the institute. The papers mainly presented the philosophy, potentials, problems, and techniques of these methods with few examples of programs underway. Hazel Spitze writes of "Simulation and Games in Consumer Education," in the September-October issue of the Illinois Teacher (# 25, 1971). The issue also includes examples of games, some of which are appropriate for adults.

Resource Materials

The most useful general resource is the Consumer Education Bibliography prepared by the President's Committee on Consumer Interests and the New York Public Library, published in September, 1971 (# 49, 1971). It is an annotated bibliography listing over 4000 books, pamphlets, periodical articles, audiovisual aids, and teachers' materials.

The Yonkers Public Library, under the direction of Mr. Grinton Will, director, and Miss Irene Rogers, Coordinator of Adult Services, produced the first Consumer Education Bibliography, issued in 1969 (# 66, 1969). Both publications have very broad coverage. This bibliography includes in its listing of general materials, Guidelines for Consumer Education (# 26, 1968), developed through the Illinois Office of the Superintendent of Public Instruction. This was developed to meet the requirement in the Illinois School Code which requires teaching consumer education. It contains twenty-nine pages of resource materials and should provide helpful suggestions which can be adapted to adult programs.

Some recent materials not included in the bibliography are of interest. The State of Nebraska has published a Guide for Planning Secondary, Postsecondary and Adult Programs in Home Economics, in 1969 (# 53, 1969). Bibliographies are listed at the end of each section. Guidelines for establishing programs in Consumer and Homemaking Education to Serve Adults is a title in a bulletin of the Bureau of Home Economics Education, The State Department of Education, Albany, New York, in 1970 (# 43, 1970). In November, 1970, the President's Committee on Consumer Interests published Suggested Guidelines for Consumer Education, grades K-12 (# 54, 1970). This guideline contains many suggestions helpful in adult programming, including a section on instructional resource references. A new set of guidelines for adults is expected from Mrs. Knauer's office in 1972.

The documents collected by the ERIC Clearinghouse on Adult Education

include outlines and manuals which are earmarked for adult education. They are all quite specific in nature though widely varied in topic. They include Estate Planning. A suggested Outline for an Adult Group (# 42, 1964); A Guide to Housekeeping, Adult Basic Education (# 48, 1967); Lesson Plan Manual: A Series of Lesson Plans and Worksheets on Consumer Education and Student Worksheets for Consumer Education Lesson Plans, Adult Basic Education (# 44, 1967); and Training Manual for Turnkey III Homebuyer Training (# 60, 1970). This material should be applicable in any housing training program. Tips for Teaching Textiles and Clothing (# 46, 1969) is a guide especially prepared to help instructors of adult textiles and clothing programs improve their teaching. It contains a source list of free and inexpensive teaching materials and also a bibliography of books, bulletins, and periodicals. Family Finance Education for Adults (# 14, 1967) in addition to covering 12 class sessions includes a checklist for physical facilities, suggested sources of speakers, resource materials, a suggested evaluation sheet, and even a format for program announcement. Another useful source is Organizing Credit Unions: A Working Handbook (# 39, 1969).

"Consumer Education: Materials for an elective course," developed by the Bureau of Secondary Curriculum Development of the New York State Education Department (# 41, 1967), is a particularly useful resource. It is not planned for adult programs, but much of it is adaptable. Written as a syllabus, it covers suggested learnings, suggested pupil and teacher activities for each suggested learning, sources of information, and concepts and understandings. In its 230 pages, basic units for thirteen content areas of consumer education have been developed, including a select bibliography and resource materials on films, filmstrips, slides, and tapes.

A comprehensive resource published by the Center for Education in Family Finance at Indiana State University is the two-volume "Family Finance Education, An Interdisciplinary Approach" (# 16, 1967 and # 17, 1968). It presents school curriculum development as its relates to family finance and background for money management. In fact, many materials prepared with a public school audience in mind are appropriate for adult programs. This is especially true since the age to begin adult programs has been changed for funding purposes to sixteen years, and with literacy problems requiring simpler reading materials. Only a very small proportion of the present adult population has been reached by consumer education programs in the schools. A programmer for adults would be well advised to review these materials as well as those especially designed for adults.

Research on Consumer Education for Adults

Manning and Dunsing prepared a Selected Bibliography of Theses and Research in Family Economics and Home Management in 1965 (# 34, 1965). The references cover the years 1961-65, and are mostly

journal articles. Liston compiled research abstracts in Family Economics, Home Management, Home Economics in 1966 (# 31, 1966). To keep current in these areas a program planner should refer to the Journal of Home Economics and Home Economics Research Journal, both available from the American Home Economics Association, 2010 Massachusetts Avenue, N.W., Washington, D.C. 20036. One should also keep up with ongoing research at Consumers Union, 256 Washington St., Mount Vernon, New York 10550.

A Bibliography of Research on Consumer and Homemaking Education: Final Report (# 18, 1970), prepared by Anna Gorman and Joel Magisos at the Center for Vocational and Technical Education, Ohio State University, was first released to participants in the National Research Conference on Consumer and Homemaking Education held in Columbus, Ohio, June 2-5, 1970. This document contains only ten items under the topic of Consumer Education, including the two research bibliographies mentioned above. Two studies relating to adults, by Gromatsky (# 20, 1968) and Norris (# 47, 1967), and only these two, are reviewed in detail in Review and Synthesis of Research on Consumer and Homemaking Education (section on adult programs), ERIC Clearinghouse on Vocational and Technical Education, 1971 (# 7, 1971).

The most important recent document in the area of research is the Proceedings of the National Research Conference on Consumer and Homemaking Education (# 19, 1970). Among the purposes of the conference were: 1) To identify critical research problem areas in Consumer and Homemaking Education that are of national significance; and 2) To identify a priority list of researchable problems. An examination of the final revision of priority research problems made during the conference by an impressive list of conference participants indicates that there are immense gaps in our knowledge. Some of the priorities in research and development listed by the conference members which seem to apply to the programmer in adult consumer education follow:

Curriculum Development:

> Identification of competencies, determination of conceptual structures, development of teaching-learning strategies and evaluative techniques for consumer and homemaking education programs at various educational and socio-economic levels. (Presumably various educational levels includes adult and continuing education) (p. 155).
>
> Identification of the relative effectiveness of consumer and homemaking education at various educational and socio-economic levels (p. 155).
>
> What are the effective ways in consumer and homemaking education of reaching out-of-school groups and poverty groups in relation to: 1) methods of

teaching, 2) course patterns, sequencing, 3) facilities, etc. (p. 155).

Developing and implementing consumer education courses for adults (put in researchable terms) (p. 155).

Roles, Life Style, Societal Realities

Identification of life styles of various socio-cultural ethnic groups and the implication for consumer and homemaking education (p. 156):

Consumer Behavior:

Alternative delivery systems for making available point-of-purchase consumer information on big-ticket items: a) includes determining pre-programmed questions of most value to consumer, b) customer's willingness to use and pay, c) location of service, d) cost of service (p. 156).

The consumer cooperative as a viable business establishment in an economically depressed area (put in researchable terms).

What factors influence significant successes and failures in the activities of consumers (p. 156).

Identify consumers' perceptions of money and its substitutes in order to develop effective teaching strategies and content (p. 156).

Consumer Service or Public Policy:

Evaluate the influence of alternative techniques for credit counseling on consumers' use of credit (p. 156).

Curriculum Development:

Development of adult programs in home economics education to assist welfare families.

The fact that all these areas were considered by leaders in the field to be in need of research and development as of June 1970 is a clear indication that the challenges to the consumer education programmer for adults are overwhelming and the opportunities for innovation unlimited.

Evaluation

Very little has been done in the over-all evaluation of consumer education programs for adults. Reference has already been made to the Alexander studies (# 2, 1967; # 3, 1968; # 4, 1968) in Clinton and Essex counties in New York State, which were concerned mainly with the

effectiveness of the use of indigenous women as teaching aides. The studies of Kaiman (# 30, 1969), Gromatsky (# 20, 1968), and Norris (# 47, 1967), also referred to earlier in the present study, focused on delivery systems for particular audiences.

The most extensive attempt at over-all program evaluation was undertaken by the Federal Extension Service of the U.S. Department of Agriculture in connection with the Adult Expanded Food and Nutrition Education program of the Cooperative Extension Service. This evaluation was conducted for the period of January to July, 1969, and undertook to determine the program's performance in regard to its ability to:

1. Assist low-income families acquire knowledge, and skills, and motivation which will improve the quality and adequacy of their diet.
2. Provide knowledge of public and private institutions and programs which will aid families.
3. Provide a positive impact on the family budget.
4. Assist participants to develop a broader range of homemaking skills.
5. Meet special needs of specific portions of the population.
6. Have a positive impact on life situations of Extension aides.
7. Carry out internal operations of the program effectively.
8. Optimize human resources contributed to the program.

The sample covered seven states and included over 2000 family records, 438 homemaker and 187 aide interviews, in addition to conferences with agents, state, and other agency staffs.

The strengths of the Adult Expanded Food and Nutrition Education program centered on its ability to come into being rapidly and achieve high acceptance among its clientele. Evaluation data defined a number of characteristics of individuals which were predictive of their success as program aides for different portions of the population. These are discussed in the present report under the section on Delivery Systems.

The evaluation records indicated that the printed material distributed to the homemakers was inappropriate and that literature more suited to the ability of the aides and homemakers was needed. Inter-agency cooperation was poor.

There was, however, a problem in demonstrating a real or lasting effect on family living, due to the relatively rudimentary state of technology for measuring the impact of social programs. The comparison with "initial food recalls" was not being used as a procedure: either a bench mark or a diagnostic tool. There was a limited ability to assess progress to "correct deficiencies, gauge and adapt to change and develop

improved techniques" to produce the growth required.

J.H. Jones' 1970 evaluation of thirty-one parishes including 18,000 low-income families in Louisiana's Nutrition Education Program (# 28, 1970) used the technique of comparing changes in nutrition habits with baseline intitial interviews. He was able to demonstrate significant change (often affected by income and food sources) especially in the milk and milk products group and in increased uses of fruits and vegetables.

The NYS Bureau of Home Economics, with Part F funds, is promoting refinement of evaluative techniques for measuring change in consumer behavior and the development of homemaking skills of adult program participants. The Bureau has contracted with the NYS College of Human Ecology to identify objectives, develop instruments, and measure progress toward the objectives of ten programs; and to develop non-threatening evaluation techniques for training professional and paraprofessional staff to carry out the evaluation. This research is ongoing. The University of Missouri, Columbia, Missouri, is presently conducting a study of consumer education effectiveness in Kansas City.

Summary and Conclusions

Increased public concern for the consumer in the 1970's, not only as a buyer but as a citizen, presents great opportunities for the programmer in adult and continuing education. The scope of the definition of "consumer" presently conceived, backed by new opportunities for financial support in Title I, Part F, of the 1968 Amendments of the Vocational Education Act, places the field in a new perspective for those planning programs for adults.

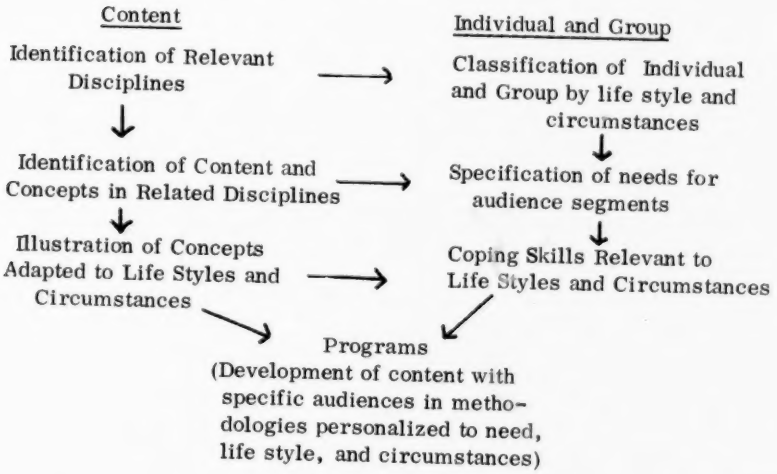
The uniqueness of consumer education, whatever its subject matter, is its orientation to the interest of the consumer. Programs are intended to make the consumer aware of alternatives and opportunities in choice making so as to be able to maximize his satisfactions within the framework of his values. Programs should not attempt to direct consumer choice.

With every adult consumer as a possible program participant, planners must analyze their target audiences in more detail than in the past. Several approaches to audience segmentation, subject matter orientation, age, stages of life cycle, income, sex, profession, and special needs, are discussed. Studies show that the appropriateness of delivery systems and techniques for specific audiences are crucial for program success. Meetings, classes, conferences, and lectures are still the most common techniques used in adult consumer education programs, but there is an increased use of programs providing individual personal contact, especially with low-income groups. Written materials must take into consideration the literacy level of the audience, while the geographic location of the point of delivery programs is also

significant. A number of bibliographies and other resources are listed, but reveal a need for better materials, especially at low reading levels.

The following schema adapted from one suggested by Dr. Emily Quinn, Dean, College of Home Economics, University of Georgia, gives graphic illustration of these principles and their interaction in planning.

SCHEMA FOR CONSUMER EDUCATION PLANNING


Content
Individual and Group
Identification of Relevant Disciplines
Classification of Individual and Group by life style and circumstances
Identification of Content and Concepts in Related Disciplines
Specification of needs for audience segments
Illustration of Concepts Adapted to Life Styles and Circumstances
Coping Skills Relevant to Life Styles and Circumstances
Programs
(Development of content with specific audiences in methodologies personalized to need, life style, and circumstances)

In conclusion, the comprehensiveness of the list of priority research problems produced by the 1970 National Research Conference on Consumer and Homemaking Education indicates a real gap in our theory about consumer education programs at all educational levels. The state of technology for the evaluation of effectiveness of consumer education on the individual and family is still in a rudimentary stage. Despite this, the studies reviewed describe the present situation and give many suggestions and guidelines for consumer education programming in continuing education in the 1970's.

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(2) Alexander, Frank D. EVALUATION OF FAMILY SERVICE PROGRAM. Home Economics Division of Cooperative Extension, Clinton County, New York. Extension Study 15. College of Agriculture at Cornell University, EDRS Order Number ED 016 903, price MF $ 0.65, HC $ 6.58. 134 p. September 1967. A Study of the Family Service Program of the Clinton County, New York, Division of Home Economics was made in 1966 to determine the socioeconomic characteristics of study group participants and of Family Service aides serving as their teachers, and to evaluate the effects of instruction on the participants. Data were obtained largely from interviews with aides and participants and from pretesting and posttesting of knowledge, reports by aides, and the files of the Home Economics Division and the Community Action Agency. The aides as a group ranked above the participants in terms of formal education, husband's occupation, net family income, and organizational participation, but below the county average in terms of income. Compared to the overall county participation, the study group participants ranked lower on education, husband's occupation, and net family income. Among the major implications of the findings on the program are that local women can be recruited and effectively trained as aides in home economics education, members of the study groups will significantly increase their knowledge and will use it, and existing means of student recruitment are reaching their intended audience. Appendixes include tests, interview schedules, and lesson report forms.

(3) Alexander, Frank D. EVALUATION OF FAMILY SERVICE PROGRAM, Home Economics Division of Cooperative Extension, Clinton County, New York. Supplement to Extension Study Number 15. College of Human Ecology at Cornell University, EDRS Order Number ED 017 836, price MF $ 0.65, HC $ 3.29. 35 p. February 1968. Combined data on the third

and fourth cycle lessons of the Clinton County Family Service Program were used to study the socioeconomic characteristics of the participants and to evaluate the effects of teaching. Both groups have a larger percentage of urban participants, fewer women from owner families, a lower median age, and a greater number of persons per household than the average county or rural populations. The high ratings of lessons indicated satisfaction and pre and post test scores show significant gains in knowledge. Implications suggest that recruitment should be continued as it has been since both groups differed importantly and unfavorably from the county's total and rural population. The Family Service Aides, when trained by competent home economists, can teach participants so that they make significant progress.

(4) Alexander, Frank D. EVALUATION OF FAMILY SERVICE PROGRAM. Home Economics Division of Cooperative Extension, Essex County, New York: Extension Study No. 19. Cornell University, Ithaca, N.Y. Cooperative Extension Service. EDRS Order Number ED 030 784, price MF $ 0.65, HC $ 6.58 141 p. November 1968. An evaluation study of the Family Service Program of the Essex County (New York) Division of Home Economics is focused on the third series of lessons. The purposes of the study were to describe the socioeconomic characteristics of the indigenous program aides and the participants and to show the influence of training for teaching this series of lessons. It was found that aides had higher income, participation scores, and educational levels than participants, but both groups were low in comparison to the country's total population in level of husband's occupation, net family income, and years of school completed. Both aides and participants made significant gains from the pre- to post-test while aides showed slightly higher scores in both testing situations. Among implications are that indigenous women make effective teachers of home economics; both participants in study groups and those taught alone make significant progress; and closer supervision of teaching and attendance would improve the program.

(5) Allen, Van Sizar. AN APPROACH TO LOW RENT PUBLIC HOUSING TENANT EDUCATION IN GREENSBORO, NORTH CAROLINA. North Carolina University, Chapel Hill, N.C. Available from University Microfilms, Order Number 70-3189. Ph. D. Thesis 514 p. 1969. This study examined the educational considerations provided to beneficiaries of low-income public housing at the national level through the Greensboro Redevelopment Commission and the Greensboro Public Housing Authority, and some twenty selected public housing authorities in other parts of the United States. The study determined that some education must accompany the relocation of families from substandard housing communities into new low public housing communities if maximum benefits are to be realized. Fifty families participated in the questionnaire survey.

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(7) Bailey, Lena C. REVIEW AND SYNTHESIS OF RESEARCH ON CONSUMER AND HOMEMAKING EDUCATION. ERIC Clearinghouse on Vocational and Technical Education. Center for Vocational and Technical Education. The Ohio State University. EDRS Order Number 048 482, price MF $ 0.65, HC $ 3.29. October 1970.

(8) Barton, Ann; Gilchrist, Virginia. NEEDS AND INTERESTS OF YOUNG HOMEMAKERS LIVING IN LOW-INCOME HOUSING PROJECTS. In Journal of Home Economics; vol. 62 no. 6 p. 389-392 June 1970. This study identified some common needs and interests and revealed differences according to the race and age of fifty white and fifty non-white homemakers in two housing projects in Montgomery, Alabama. Results indicated that residential mobility is more stable than previously believed, especially for nonwhite homemakers, 50% of whom had lived there for five years or more. More programs on understanding credit are needed and desired by nonwhite homemakers; and programs on money management are desired by white homemakers. Compared with the nonwhite subjects, the white subjects read less and had fewer magazines and daily newspapers available in their homes. Young nonwhite homemakers were interested in their children's optimum development; however, they were not aware that they needed more information concerning how children grow and develop.

(9) Bishop, Carrie Lee C. A SURVEY OF THE HOME AND FAMILY LIFE EDUCATION PROGRAM ON THE HUB HOMES HOUSING PROJECT WITH EMPHASIS ON THE WORK OF THE HOME COUNSELOR. Texas Technological College, Lubbock, Texas. Masters Thesis. 159 p. 1949. In a study of the low-rent HUB housing project in Lubbock, Texas, the needs of the residents were determined by home visits, conferences, observation, an advisory council, and block discussions, demonstrations, laboratory work, workshops, illustrated lectures, and field trips. It was concluded that the counseling service has trained leaders in home and family life, discovered and met needs of family and home, and offered a means of raising living standards by working cooperatively with the management to make the project a sanitary, clean and desirable place.

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(11) Brown, Emory J. and others. EVALUATION OF A FOODS AND NUTRITION EDUCATIONAL PROGRAM FOR LOW-INCOME FAMILIES IN WILKES-BARRE, PENNSYLVANIA. Pennsylvania State University, University Park, Extension Service. Extension Studies 32. EDRS Order Number 017 856, price MF $ 0.65, HC $ 3.29 27p. June 1965. Recipes, food ideas, and professional sources of information were listed on Penny Planner cards mailed each month to homemakers on the Pennsylvania Food Stamp Program to increase their knowledge of

nutrition and to have them use recommended foods and recipes. To evaluate the project, a sample of 145 recipients in the Wilkes-Barre district were interviewed by staff members of The Pennsylvania State University. Most homemakers recognized the cards, more than half had read them, and almost half had filed them away. Over half said they were of some help. Few sought additional information from professional sources. Homemakers have started to use new kinds of goods, but this change is due to the Food Stamp Program, rather than to the cards. Homemakers interested in the information had monthly incomes of $ 150 or more, larger families, were under 60 years of age, and were able to read English. Condition of the house, spare-time activities, formal education, church membership, type of assistance received, and personal neatness were not associated with program effectiveness. This educational method has been accepted with satisfaction by the Food Stamp recipients. However, educational specialists will need to consider the heterogeneity of the low-income population and adapt subject matter and teaching methods to meet varying needs and resources.

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(26) Illinois State Office of the Superintendent of Public Instruction, Springfield, Illinois. GUIDELINES FOR CONSUMER EDUCATION. EDRS Order Number ED 028 276, price MF $ 0.65, HC $ 6.58 103p. June 1968. Guidelines are suggested for the consumer education curriculum

topics:)1) General Principles of Consumer Purchasing, (2) Budgeting or Managing Money, (3) Using Consumer Credit, (4) Buying Goods and Buying Services, (5) Purchasing and Maintaining Automotive Products and Services, (6) Using Leisure Time, Money, and Energy, (7) Renting or Owning a Home, (8) Making Use of Insurance, (9) Savings and Investments, (10) Consumer Taxes, and (11) Consumer Rights and Responsibilities. Each topic is presented through a statement of rationale, a list of objectives stated in behavioral terms, a suggested content outline, suggested student activities, and a few specific resources applicable to the topic. Additional resource materials for each topic are listed in the final section of this publication. Suggestions are also included for curriculum organization, time allotment, school and community resources.

(27) Johnson, Cyrus M., and others. MOUNTAIN FAMILIES IN POVERTY, FINAL REPORT. Kentucky University, Lexington, Ky. EDRS Order Number ED 027 115, price MF $ 0.65, HC $ 6.58. 126 p. May 1967. Families participating in a program of Aid to Families with Dependent Children and Unemployed Parents were studied to obtain data on personal and health characteristics of adult members, socioeconomic characteristics of the family unit, and the interrelations of these variables. Interviews were conducted by trained interviewers with 324 families residing in seven rural eastern Kentucky counties. After three months, seventy-two homemakers were reinterviewed to determine what changes had occurred resulting from the program. Most families were found to be improved financially; they were more hopeful about the future; and their children were improving in school activities. One-hundred tables are included giving data on: family age, composition, and education; material well-being and level of living; work record and orientation to work; sickness and health; geographic and social isolation; and values and views on life.

(28) Jones, J.H. EVALUATION OF THE LOUISIANA NUTRITION EDUCATION PROGRAM. Louisiana State Univ., Baton Rouge. Cooperative Extension Service EDRS Order Number ED 041 216, price MF $ 0.65, HC $ 3.29 75 p. 1970. In 1969, 385 Louisiana Cooperative Extension Service aides conducted an eight-week nutrition education program (expanded to twelve weeks in three parishes) for over 18,000 low-income homemakers and children in thirty-one parishes. Initial interviews were used to ascertain nutrition habits and influences thereon, knowledge levels, homemaker's age and education, and family income, race, residence, family size, household items, and families on welfare. Significant changes, often affected by income and food sources, were made by both homemakers and children in consumption of certain foods. The greatest change was in the milk and milk products group: second greatest was the increased use of fruits and vegetables. A moderate change occurred in the use of bread and cereals. The least change was noted for the meat

and meat substitute group. The technique of influencing homemakers through children (and vice versa) proved effective.

(29) Jones, Mary Ellen Maurer. NEEDS OF YOUNG MARRIED COUPLES RELATED TO DEVELOPMENTAL TASKS. Iowa State University, M.S. Thesis 80p. 1969. Duvall's Developmental Task Model was used as the conceptual basis for the development of a survey study to identify the needs of Iowa young married couples, to ascertain the differences between the recognized needs of husbands and wives, and to state the implications for the family living curriculum in Iowa secondary schools. A sample of seventy-one young married couples (aged seventeen to twenty-five) was surveyed. The developmental stage of establishment (marriage ceremony to the first pregnancy) was examined in particular. The typical young married couple was found to have the following characteristics: wives nineteen to twenty-one years old; husbands twenty-one to twenty-two years old; living in towns of less than 10,000; married less than two years; did not have children; and in the middle occupational range. The developmental tasks ranking highest in major or moderate difficulty were (1) your spouse failing to tell you what is bothering him (her) and (2) living too close to your parents or in-laws to feel independent of them. In difference by sex, wives were more concerned about communication with spouse, the husband was too demanding, and the wives had to give up church because the husband would not attend. People without children had more difficulty planning for the future; those with children, more interpersonal problems. Appendixes include the questionnaire employed.

(30) Kaiman, Evelyn H. GAINING EXPERIENCE IN WORKING WITH LOW-INCOME SUBURBAN HOMEMAKERS THROUGH THE DEVELOPMENT OF AN EDUCATIONAL PROGRAM IN FOODS AND NUTRITION FOR THE TRI-TOWN ECONOMIC OPPORTUNITY CENTER. Rhode Island University, Kingston. Supervised Field Practicum, M.A. 40p. 1969. This practicum was planned to give experience in (1) encouraging low-income suburban homemakers to take advantage of services at their Office of Economic Opportunity Center, (2) securing the confidence of these women, (3) setting up a program in Foods and Nutrition, and (4) using some evaluation techniques. Data were gathered about potential clients and methods already being used in the project area; and a series of weekly food classes was planned and presented, based on the use of low-cost and surplus foods. Homemakers were encouraged to discuss family food problems, which became topics for other classes. An evaluation sheet was used to determine reactions of the homemakers. After a four-month lapse, the practicum was reactivated. Plans were made for opening four neighborhood centers. Information about Food Stamps was the initial topic in each center, with subsequent programs chosen by the participants in each area. Objectives of the practicum were achieved, although not precisely as planned. Several methods

were used to encourage participation in programs at the Economic Opportunity Center; but greater numbers participated when the program was moved to neighborhood centers. A program was developed which included suggestions made by class members as well as basic information. It was found easy to gain the confidence of the homemakers. Although only two written evaluations were used, they provided an opportunity to learn the effectiveness of evaluating by these homemakers when an ability to read and write is required.

(31) Lee, Dorothy J. A STUDY OF ADULT HOMEMAKING EDUCATION IN WASHINGTON, D.C. Howard University, Washington, D.C. M.S. Thesis, 38 p. June 1962. Fifty adults (thirty-nine homemakers and eleven male family heads) living in substandard housing areas in Washington, D.C. were interviewed to determine their interest in homemaking education, program needs, and awareness of existing classes. A public school principal, a director of a public recreation center, and all directors of private agencies providing homemaking education were interviewed to assess existing programs and their location. Adult homemaking classes are offered at nineteen centers in the city, sponsored by the public schools, the recreation department, and private agencies. Foods and clothing courses are given at most centers, but there are no classes in consumer education, the subject most wanted by the homemakers interviewed. Other courses wanted were family health, child development, and family life education, including understanding the teenager. It is recommended that public schools at more locations offer the desired courses, that there be more cooperation among agencies, and that home economics students at local colleges function as student teachers to augment the inadequate agency staffs and assist agencies in further study of the interests, composition, and needs of the population served.

(32) Leston, Margaret I., et. FAMILY ECONOMICS - HOME MANAGEMENT HOME ECONOMICS RESEARCH ABSTRACTS, 1966. Washington, D.C. American Home Economics Association, available from American Home Economics Association ($ 0.75) EDRS Order Number ED 028 290, price MF $ 0.65, HC $ 3.29. 56p. 1965.

(33) McCormick,Anita Rose. A STUDY OF HOME AND FAMILY LIVING LEARNING INTERESTS OF YOUNG URBAN HOMEMAKERS AND SELECTED ASSOCIATIONAL FACTORS IN CINCINNATI, OHIO. North Carolina University, Raleigh. Available from University Microfilms, Order No. 70-9200. Ed. D. Thesis. 141 p. 1969. This study investigated learning interests of 262 urban mothers with kindergarten children; study methods preferred by these women; the preferred institutional setting for classes (assuming that classes proved to be a preferred method); and the relationships of the above variables to selected life cycle and life style characteristics. These were among the findings and conclusions: (1) the urban mothers showed interest in more dimensions of home and family living than they had studied during the preceding year; (2) they were not being adequately served, if

measured by the number who studied compared to the number expressing a learning interest; (3) television is not used enough as a medium of home and family life education; (4) educational methods must be varied if the learning interests of urban mothers of kindergarten children are to be met; (5) the urban mothers clearly differentiate among content areas of interest; (6) content areas and preferred methods influenced learning interests more than age or any of the other personal characteristics.

(34) Manning, Sarah L.; Dunsing, Marilyn. SELECTED BIBLIOGRAPHY OF THESIS AND RESEARCH IN FAMILY ECONOMICS AND HOME MANAGEMENT. American Home Economics Association, Washington, D.C. 56 p. 1965.

(35) Maryland University, College Park, College of Education. THE NATIONAL LEADERSHIP CONFERENCE ON CONSUMER EDUCATION AND FINANCIAL PLANNING. (Maryland University, College Park, Md. July 18-19, 1966) Proceedings. EDRS Order Number ED 016 906, price MF $ 0.65, HC $ 6.58 116p. 1966.

(36) Mendelsohn, Harold,and others. "OPERATION GAP-STOP." In Television Quarterly; v 7 n 3 p 39-52. Summer 1968. Operation Gap-Stop was designed to test the efficiency of television in transmitting helpful information about day-to-day living to urban poor in public housing in Denver. The approach was based on careful analysis of the needs and tastes of the population and on provision of material hand-tailored to meet their specific requirements. A survey showed that favorite programs were daytime serials but that residents would watch programs on health, money management, and jobs. A family serial, Our Kind of World, was created, which incorporated everyday problems of the target audience; and as far as possible, members of the ethnic minorities were cast as actors. Commercials stressing community services were inserted in the programs. To test motivational methods, three groups were motivated by printed promotional material, or by word of mouth, or a token monetary incentive; a fourth group had no form of motivation. The program was aired on an educational channel at noon and was aimed at a female audience. About 19% of those surveyed watched one or more of the programs but there was a substantial secondary audience of children, friends, and neighbors. The program was considered a success and it demonstrated that television could approach a specific target audience.

(37) Metzen, J. Edward. THE IMPORTANCE OF CONSUMER COMPETENCIES FOR YOUNG WOMEN AND IMPLICATIONS FOR CONSUMER EDUCATION, Doctoral Dissertation, University of Missouri, 1963.

(38) Morehead State University, Kentucky. IN-SERVICE EDUCATION FOR CASE WORKERS IN HOME MANAGEMENT IMPROVEMENT FOR WELFARE RECIPIENT FAMILIES IN TEN EASTERN KENTUCKY COUNTIES. Ky. School of Applied Science and Technology. EDRS Order Number ED 042 993, price MF $ 0.65, HC $ 3.29 40p. August 1970.

Morehead State University conducted inservice workshops in home management for social caseworkers in eastern Kentucky. The subjects covered were community resources; family planning; clothing, gardening, and nutrition; and environmental sanitation and home nursing. Teaching methods included lectures, field trips, buzz sessions, questions and answers, group presentations, movies, film strips, and transparencies. Participants felt the most interesting subjects were sanitation, home nursing, gardening, family planning, and nutrition for the elderly. The lecture method was rated most effective; films and film strips were also ranked high; discussion groups were rated least effective. Before the workshops, sanitation and home nursing had been the least familiar topics; it was felt that they were well covered but there was a need for more material on home nursing. After several weeks a follow-up questionnaire showed that participants felt the information about food stamps and donated food programs, environmental sanitation, community resource agencies, and home nursing had been most beneficial to case workers when working with clients. Money management and family planning were topics they felt least prepared to discuss with their clients.

(39) New Jersey Community Action Training Institute, Trenton. ORGANIZING CREDIT UNIONS: A WORKING HANDBOOK. Available from New Jersey Community Action Training Institute, 2465 Broad St., P.O. Box 4078, Trenton, N.J. 08610 26 p. October 1969. This handbook is intended for use both as a material for the training of credit union personnel and community organizers and as a working manual for helping groups, particularly neighborhood groups, to organize and manage a credit union.

(40) New Jersey Community Action Training Institute. SO WHO NEEDS MONEY TO FIGHT POVERTY: A COLLECTION OF NO-COST, LOW-COST PROGRAMS. April 1967.

(41) New York State Department of Education. CONSUMER EDUCATION: MATERIALS FROM AN ELECTIVE COURSE, 1967. The University of the State of New York, Bureau of Secondary Curriculum Development, Albany, N.Y. 230p. $ 1.00.

(42) New York State Department of Education. ESTATE PLANNING: A SUGGESTED OUTLINE FOR AN ADULT GROUP. Albany, N.Y. Bureau of Business and Distributive Education. EDRS Order Number ED 030 054, price MF $ 0.65, HC $ 3.29 53p. 1964. This course outline on estate planning is designed for teachers and leaders in New York State public school adult education programs.

(43) New York State Department of Education. GUIDELINES FOR ESTABLISHING PROGRAMS IN CONSUMER HOMEMAKING EDUCATION TO SERVE ADULTS. The University of the State of New York, Bureau of Home Economics Education, Albany, N.Y. July 1969 (mimeographed).

(44) New York State Education Department. LESSON PLAN MANUAL, A SERIES OF LESSON PLANS AND WORKSHEETS ON CONSUMER EDUCATION AND STUDENT WORKSHEETS FOR CONSUMER EDUCATION LESSON PLANS, ADULT BASIC EDUCATION. New York State University, Albany, N.Y. Bureau of Continuing Education Curriculum Development. EDRS Order Number ED 022 126, price MF $ 0.65, HC $ 6.58 103p. 1967. This manual provides teachers with lesson plans in consumer education. Each lesson contains background material offering the teacher specific information on the subject of the lesson, development of understandings, student worksheets, and discussion questions to encourage student involvement. The ten lesson plans are --Buying on time, Retail installment contracts, Shopping for money, Getting more for your money, Banking services, Fraudulent selling, Shopping for clothing and food, Sales -- discount and seasonal, and Landlord-tenant relationships. Emphasis has been placed upon the benefits derived from accurate information. Students become familiar with the full meaning of contract signing, and learn about the lending institutions, the varied cost of borrowing money, and how to shop carefully.

(45) New York State Education Department. RESOURCE KIT TIPS FOR TEACHING TEXTILES AND CLOTHING. Albany, Bureau of Continuing Education Curriculum Development. EDRS Order Number ED 044 597, price MF $ 0.65, HC $ 3.29. Available from Bureau of Continuing Education Curriculum Development, State Education Dept., Albany, N.Y. 12224 25p. 1969. This kit has been designed to acquaint the instructor of adult textiles and clothing programs with some of the teaching aids that might be used to improve the learning process. The main parts of the publication include: Preparing and Using Transparencies; Developing a Learning Experience Using a Transparency; A Master Transparency with Overlays; Resource List; Source List; and Form for Evaluating Teaching Aids. This kit should be used with the Clothing Services Training Guide, Resource Courses for Planning Local Adult Homemaking Programs, and/or the Tips for Teaching Textiles and Clothing(see next item).

(46) New York State Education Department. TIPS FOR TEACHING TEXTILES AND CLOTHING. Bureau of Continuing Education Curriculum Development, Albany. EDRS Order Number ED 044 589, price MF $ 0.65, HC $ 3.75. Available from Publications Distribution Unit, State Education Building, Albany, N.Y. 12224. This guide was prepared to help instructors of adult textiles and clothing programs improve their teaching; it is designed to be used with other department publications: Clothing Services Training Guide, Resource Courses for Planning Local Adult Homemaking Programs, and Resource Kit Tips for Teaching Textiles and Clothing. Each section of this guide pinpoints suggestions in such areas of concern to the instructor as planning the curriculum, giving instruction, providing an effective learning environment, and

evaluating teaching effectiveness. There is a source list of free and inexpensive teaching materials, and also a bibliography of books, bulletins, and periodicals.

(47) Norris, Virginia. EDUCATIONAL METHODS USED IN PRESENTING CONSUMER INFORMATION TO HOMEMAKERS LIVING IN LOW-INCOME URBAN AREAS. Ohio State University, Columbus, Ohio. University Microfilms. Order Number 67-16, 321, Ph. D. Thesis, 214 p. June 1967. A study of low-income homemakers attending consumer information educational meetings in St. Louis City, Missouri was undertaken to determine the knowledge acquired in specified consumer education practices and to assess the applicability of educational methods in presenting consumer information. The schedule of 121 questions used by interviewers to gain responses from those in the ten percent sample was based on teaching objectives outlined by extension home economists on subject matter presented by leader aides, in classes, and through the mass media. Participants ranged from eighteen to seventy-eight years of age and 82% had not completed high school. The mean family size was 3.91. The median family income was $ 3,590, chiefly from social security benefits. Homemakers adopting practices and acquiring subject matter knowledge were usually those with nine-eleven years of formal education and incomes under $ 2,000. It was recommended that educational programs be aimed at the low-income urban homemaker who is under forty years of age and has a family, and that her leadership abilities be utilized.

(48) North Carolina State Board of Education. A GUIDE TO HOUSEKEEPING. Raleigh, North Carolina. Adult Basic Education. EDRS Order Number ED 014 624, price MF $ 0.65, HC $ 3.29. 57p. Instructions for cleaning every part of the house are given in outline form with pictures to illustrate procedures. For each job a list of supplies needed, step-by-step instructions, and special tips are given. A plan for keeping a clean house includes lists of jobs to be done daily, weekly, and monthly. The section on home safety includes placement of furniture and upkeep of floors and rugs, lists of safe clothing for the housekeeper, instructions for the proper use of electrical appliances, and safety precautions to be taken in the bathroom, kitchen, and with cleaning supplies and medicines.

(49) Office of Consumer Affairs and the New York Public Library. CONSUMER EDUCATION BIBLIOGRAPHY. Superintendent of Documents, U.S. Government Printing Office. Washington, D.C. 20402. September 1971.

(50) Ortiz y Davis, Carmen V. A STUDY OF FACTORS AFFECTING LOW-INCOME FAMILIES INVOLVEMENT IN EXTENSION HOME ECONOMICS PROGRAMS. New Mexico State University, Las Cruces, N.M. M.A. Thesis. 74p. 1967. This study was conducted to identify some of the factors affecting the level of involvement of low-income

families in extension home economics programs. Methods were sought that would be most appropriate for conducting effective programs with low-income homemakers in the City Housing Authority project in Sante Fe, New Mexico. In general, these homemakers were not members of organizations, received few magazines and newspapers regularly, and were unaware of the educational programs available to them. Family size or poor health kept them from attending educational meetings. Findings suggested personal contact as the single most effective means of working with this group. Small groups of ten to fourteen persons organized within the housing area might provide another effective approach.

(51) Paulucci, Beatrice; and others. INSTITUTE IN CONSUMER EDUCATION FOR DISADVANTAGED ADULTS. FINAL REPORT. Michigan State University, Colleges of Home Economics and Education, East Lansing. EDRS Order Number ED 042 998, price MF $ 0.65, HC $ 8.50 168p. April 1970. This two-week professional development institute was designed to equip vocational education personnel for work with the disadvantaged. Participants (business educators and home economists) were expected to acquire basic understanding of the problems of disadvantaged adults; explore consumer education services now available to the poor; identify approaches for coordinating school consumer education programs with those offered by other agencies; develop plans for program expansion; and select and/or construct suitable resource materials. It proved difficult to separate consumer problems from broader psychosocial and economic problems; and it was concluded that an interdisciplinary, multiproblem approach is needed. The participants also had an opportunity to examine their own roles in vocational education.

(52) Perkins, Frederick A. NEW JERSEY'S SUPERMARKET SEMINARS. in Extension Service Review; v 41, n 8, pp. 10-11 August 1970.

(53) Pieretti, Genevieve. A GUIDE FOR PLANNING SECONDARY, POST-SECONDARY AND ADULT PROGRAMS IN HOME ECONOMICS. Nevada State Department of Education, Carson City. EDRS Order Number ED 037 577, price MF $ 0.65, HC $ 6.58 157p. August 1969. This program planning guide for school district use in planning secondary, post-secondary, and adult programs in home economics is an enlarged version of the Home Economics Section of "Planning Education for Nevada's Growth--A Master Plan for Education."

(54) President's Committee on Consumer Interests. SUGGESTED GUIDELINES FOR CONSUMER EDUCATION GRADES K-12. Washington, D.C. 20506. Available from Superintendent of Documents, U.S. Govm't. Printing Office. Washington, D.C. 20402. price 65¢ November 1970.

(55) Preston, Ivan L. OBSERVATIONS ON CONSUMER'S USE OF THE MASS MEDIA. In the Journal of Consumer Affairs, v 3, n 1, p. 59-72 Summer 1969. Champions of adequate consumer information who (justifiably) criticize advertising in the mass media must also be

willing to admit the role which advertising plays in disseminating information. Advertising is often, but not always, deceptive; and the consumer reads advertising in a far more selective fashion than Vance Packard would lead one to believe. Education of the consumer in the intelligent selective use of the mass media is sounder than telling him to avoid and distrust information acquired through the media.

(56) Priester, Jeanne. AN IDENTIFICATION OF EFFECTIVE METHODS TO EMPLOY IN CONDUCTING AN EDUCATIONAL PROGRAM TO REACH AND TEACH LOW-INCOME YOUNG HOMEMAKERS IN RURAL AREAS. Paper presented at the National Seminar on Adult Education Research (Chicago, February 11-13, 1968). Auburn University, Alabama. Cooperative Extension Service. EDRS Order Number ED 017 889, price MF $ 0.65, HC $ 3.29 12p. February 1968. Fourteen nonprofessional program assistants were chosen to conduct the educational programs for low-income homemakers in five Alabama counties, supervised by the county home economist. The state administrative staff included a specialist in educational methods, an assistant specialist, and an artist. Deprived mothers were referred by public agencies, schools, and churches. The working visit, a one-to-one teaching method in the homemaker's home, taught by telling, showing, and repeating skills. Each visit was designed to meet the specific interests and needs of the homemaker at her economic, educational, and skill level. A second method utilized small informal groups which met according to individual plans and needs. A low reading-level newsletter was published monthly for use in both methods. Daily logs were kept of each homemaker by program assistants. It was found that personalized informal learning experiences help deprived young homemakers raise their level of living, encouraged mothers and families to grow out of the relief cycle, and raised self esteem, hopes, and aspirations. It was evident that improvement in homemaker skills resulted in cleaner homes, improved eating habits, and better family relationships. The value of utilizing program assistants was also shown.

(57) Skrdla, Betty Jeanne. NEEDS AND INTERESTS OF FOREIGN STUDENT FAMILIES IN THE IOWA STATE UNIVERSITY COMMUNITY. Iowa State University, Ames, Iowa. M.S. Thesis. 104 p. 1969. This study surveyed the needs and interests of foreign student families, especially difficulties perceived by students' wives in selected aspects of homemaking; and investigated the wives' sources of homemaking information. Data came from structured personal interviews with families representing eight areas of the world, four types of local housing, five religions, various subject matter areas, and differing family status and cultural backgrounds. Common difficulties involved such matters as housing, shopping, transportation, loneliness, unfamiliar foods, and frustration at lack of interest in or knowledge of geography and world conditions. Needs included information about local resources, orientation to shopping and

laundromats, child care, better lighting, nutritional and food preparation information, and help with banking, credit, legal documents, and household records. The leading information sources were neighbors, other women from the homeland, and telephone calls to university home economics specialists. A plan for helpful and sustained community relationships with foreign student families was developed, along with changes in case study methodology.

(58) Spitze, Hazel T. PROJECT HEVE (HOME ECONOMIST VOLUNTEERS FOR EDUCATION), ADULT EDUCATION FOR MOTHERS ON PUBLIC AID. In Illinois Teacher of Home Economics, 9 (3)/ 127-137, 1965-66. 13p. The purposes of Project HEVE, conducted in Champaign-Urbana, Illinois, during 1965-66, were -- to investigate the effectiveness of a weekly class and personal contacts with mothers on public aid concerning improved diet, clothing and housing satisfaction, consumer practices, and social interaction; to help home economist volunteers increase their experience in adult teaching and their understanding of low-income families; and to afford student home economics teachers a greater understanding of disadvantaged families. Volunteers held classes on such topics as home decoration, nutrition, buying of food and clothing, comparison shopping, use of credit, child rearing, gardening and yard care, and home safety. However, attendance was very low, perhaps mainly because of family emergencies. Interviews with twenty mothers with teen-aged daughters revealed widespread loneliness, predominance of housing concerns, dietary omissions and irregular meals, excessive rents, lack of storage space, dissatisfaction with the daughter's clothing, and an average educational attainment of eight years (five of the twenty were functionally illiterate). The child rearing talk drew the greatest interest. Both the volunteers and the student teachers gained a broader perspective.

(59) Spitze, Hazel T. TOWARD A DEFINITION OF HOMEMAKER LITERACY. in Journal of Home Economics v60 n5 p333-6. 4p. May 1968. The problem of how to reach disadvantaged homemakers at the level of their interest and to develop functional literacy is discussed. An example of a sample day in the life of an illiterate homemaker illustrates the common situations which make demands on her. A literate homemaker should be able to: read signs, notices, instructions, local newspapers and simple homemaking bulletins; to use a clock, calendar, recipes, and appliances; write well enough to fill out forms, do her own correspondence, and keep necessary family records; to complete ordinary money transactions; and use numbers well enough to compare prices, change quantities in recipes, and use ordinary measuring devices. Adult classes should also develop social skills, knowledge of one's community, and responsibilities to society.

(60) Thiocol Chemical Corporation, Ogden, Utah. TRAINING MANUAL FOR TURNKEY III HOMEBUYER TRAINING. Economic Development

Operations. Report on Gulfport Tenant Management Training Program, Mississippi. Available from National Technical Information Service (PB-192-492) 34p. January 1970. The manual is an overview of the content, methods, and materials used in the pilot Turnkey 3 homeownership program. A general description of the program to train low-income families in the principles and skills associated with homeownership is presented. The material presented here should have applicability in any housing training program.

(61) Uhl, Joseph N.; and others. SURVEY AND EVALUATION OF CONSUMER EDUCATION PROGRAMS IN THE UNITED STATES. VOL. I: SURVEY AND EVALUATION OF INSTITUTIONAL AND SECONDARY SCHOOL CONSUMER EDUCATION PROGRAMS. VOL. II: SOURCEBOOK OF CONSUMER EDUCATION PROGRAMS. FINAL REPORT. Purdue Research Foundation, Lafayette, Indiana. EDRS Order Number ED 038 549, price MF $ 0.65, HC $ 23.03 666p. March 1970.

(62) U.S. Department of Agriculture. PROGRAM EVALUATION JANUARY TO JULY 1969: EXPANDED FOOD AND NUTRITION EDUCATION PROGRAM. Federal Extension Service, Washington, D.C. EDRS Order Number ED 039 465, price MF $ 0.65, HC $ 3.29 33p. 1969. An assessment of the Cooperative Extension Service (CES) Expanded Food and Nutrition Education Program sought to determine the program's performance in: assisting low-income families to acquire knowledge, skills, and motivation; providing knowledge of public and private institutions and a positive impact on the family budget as well as on program aides; developing homemaking skills; and optimizing human resources contributing to the program. Through observations and interviews, data were collected in seven states at locations to include different geographic and urban areas and ethnic groups. The program has come into being with impressive speed and a minimum of false starts. Participant acceptance of the program is high and there are signs that it can achieve stated objectives. The use of indigenous aides has worked well. The target population is being reached but there ought to be increased concentration on people in greatest need. In addition, the program needs improvement of management techniques and interagency cooperation and adequate resources.

(63) U.S. Department of Health,Education and Welfare. SENIOR CITIZENS AS TEACHER AIDES, OPERATION: SEASONED SERVICE Dade County Board of Public Instruction, Social & Rehabilitation Service, Administration on Aging. June 1968.

(64) WHY DOES QUAKER BACK PROGRAM IN GHETTO? BECAUSE "IT NEEDS TO BE DONE." In Advertising Age; 17 February 1970 3p. The Quaker Oats Company has instituted tutorial, consumer education, and supermarket management programs. The first program is oriented toward children; the second and third, toward adults.

The consumer education thirteen-week course includes basic nutrition, instruction in table setting, and information on shopping for bargains. A seminar in supermarket management for potential black entrepreneurs covers aspects such as profits, customer relations, and operation of various departments.

(65) Williams, Carl Eugene. ABILITIES NEEDED BY COMMUNITY FAMILY LIFE EDUCATORS: VIEWS OF EDUCATORS, EXECUTIVES AND PRACTITIONERS. Columbia University, New York, N.Y. Available from University Microfilms, Order No. 70-4526. Ph. D. Thesis. 127p. 1969. The chief purpose of this study was to discover differences in perception among a sample of educators (24), executives (9), and practitioners (73) as to abilities needed by a community family life educator and best ways to assure these abilities and training. Data were collected by interviews and a questionnaire. Of twelve preselected abilities, the majority of respondents agreed that particularly needed were the abilities to: challenge students to think critically; create an atmosphere of acceptance; understand himself and others unlike himself; and work with clientele. Less than half the educators and practitioners thought it important to be able to teach beyond one's own experience; but 75% of the executives thought it important. Educators felt more strongly than either practitioners or executives that the ability to convey information, feelings, and attitudes was important. Since differences in perception do exist, educators need to take the opinions of executives and practitioners into account when they plan training programs.

(66) Yonkers Public Library, N.Y. CONSUMER EDUCATION BIBLIOGRAPHY. Available from Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. EDRS Order Number ED037 560, price MF $0.65 178p. 1969. This annotated bibliography is a listing of over 2,000 books, booklets, pamphlets, films, filmstrips, and so on, in the field of consumer interests and education. Areas covered include: the role of the consumer; consumer behavior; agencies and organizations; money management; consumer goods and services; credit; debtor problems; taxation; legal rights and responsibilities; issues and perspectives; frauds, quackery, and deception; consumer education - methods and materials.

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